

Information to identify the case:					
Debtor 1	Daniel L. Phillips			Social Security number or ITIN	xxx-xx-2619
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 11-35758-JNP					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel L. Phillips

11/15/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel L. Phillips
 Debtor

Case No. 11-35758-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 26

Date Rcvd: Nov 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2016.

db +Daniel L. Phillips, 432 Philadelphia Avenue, Egg Harbor, NJ 08215-1446
 aty +Michele Dana Allen Hart, Hangartner, Rydberg, Terrell & Hart, LLC, 701 Poydras St,
 Suite 310, New Orleans, LA 70139-7901
 lm +Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124-6800
 cr +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE, LLC, Bankruptcy Department,
 350 Highland Drive, Lewisville, TX 75067)
 512378953 +Credit One Bank, N.A./PYOD LLC, c/o J.C. Christensen & Associates, Inc., P.O. Box 519,
 Sauk Rapids, Mn 56379-0519
 512378955 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
 512378956 +Resurgent Capital Services, LP, c/o J.C. Christensen & Associates, P.O. Box 519,
 Sauk Rapids, MN 56379-0519
 512530588 +State of New Jersey, Division of Taxation, Compliant Activity CN-245,
 Trenton, NJ 08646-0001
 512330125 +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2016 23:45:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 15 2016 23:45:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512337339 +EDI: AFNIRECOVERY.COM Nov 15 2016 23:23:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 512453032 +EDI: ARSN.COM Nov 15 2016 23:23:00 Associated Recovery System, POB 469048,
 Escondido, CA 92046-9048
 512378951 +EDI: ARSN.COM Nov 15 2016 23:23:00 Associated Recovery Systems, P.O. Box 469048,
 Escondido, CA 92046-9048
 512408461 +EDI: OPHSUBSID.COM Nov 15 2016 23:23:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512378952 +EDI: CAPITALONE.COM Nov 15 2016 23:23:00 Capital One Bank USA NA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 512607291 +EDI: IRS.COM Nov 15 2016 23:23:00 Department of the Treasury - Internal Revenue Serv,
 P.O. Box 7317, Philadelphia, PA 19101-7317
 512378954 +EDI: CONVERGENT.COM Nov 15 2016 23:23:00 ER Solutions, Inc., P.O. Box 9004,
 Renton, WA 98057-9004
 512527860 EDI: RECOVERYCORP.COM Nov 15 2016 23:23:00 Granite Recovery LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 513859798 +EDI: AIS.COM Nov 15 2016 23:23:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
 513859797 EDI: AIS.COM Nov 15 2016 23:23:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 513572503 EDI: AIS.COM Nov 15 2016 23:23:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 512496567 EDI: RECOVERYCORP.COM Nov 15 2016 23:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512534448 EDI: VERIZONEAST.COM Nov 15 2016 23:23:00 Verizon, PO BOX 3037,
 Bloomington, IL 61702-3037
 512378957 EDI: VERIZONCOMB.COM Nov 15 2016 23:23:00 Verizon Wireless, P.O. Box 17464,
 Baltimore, MD 21297-1464
 512534451 +EDI: VERIZONWIRE.COM Nov 15 2016 23:23:00 Verizon Wireless, PO BOX 3397,
 Bloomington, IL 61702-3397

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512551417 Aurora Loan Services, LLC c/o Zucker Goldberg & Ac
 512530589* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS, P.O. Box 80110, Cincinnati, OH 45280-0010)
 513860996* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457, Midland Funding LLC 77210-4457
 513860995* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457
 513252107* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department, PO Box 619096,
 Dallas, TX 75261-9741)
 512453033* +Verizon Wireless, POB 17464, Baltimore, MD 21297-1464
 512330124 ##+Aurora Loan Services, 2617 College Park, P.O. Box 1706, Scottsbluff, NE 69363-1706

TOTALS: 1, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Nationstar Mortgage LLC NJECFMAIL@mwc-law.com
Brian C. Nicholas on behalf of Creditor Aurora Loan Services, LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE, LLC cwohlab@logs.com,
njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlab@logs.com,
njbankruptcynotifications@logs.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joel A. Ackerman on behalf of Creditor Nationstar Mortgage LLC jackerman@zuckergoldberg.com
Robert J. Campbell on behalf of Debtor Daniel L. Phillips robertcampbell2@comcast.net,
robertcampbell@comcast.net

TOTAL: 8